

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LOUISE HARPER

Debtor(s)

Case No. 15-11849

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/01/2015.
- 2) The plan was confirmed on 07/02/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/29/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/30/2016.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$24,397.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$24,397.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,510.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,028.46
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,538.46

Attorney fees paid and disclosed by debtor: \$1,490.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHLEY FUNDING SERVICES LLC	Unsecured	NA	575.00	575.00	0.00	0.00
AUBURN MECHANICAL HEATING &	Unsecured	2,300.00	NA	NA	0.00	0.00
BANK OF AMERICA HOME LNS	Secured	5,000.00	NA	NA	0.00	0.00
BANK OF AMERICA HOME LNS	Unsecured	NA	NA	NA	0.00	0.00
CENTRUST BANK	Secured	275,000.00	314,245.93	314,245.93	0.00	0.00
CENTRUST BANK	Unsecured	25,000.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF BUILDI	Unsecured	1,100.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Unsecured	NA	0.00	7,694.82	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Unsecured	NA	NA	1,935.03	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Secured	2,129.09	2,976.09	2,129.09	491.40	0.00
CITY OF CHICAGO DEPT OF FINANCI	Secured	2,061.36	4,213.30	2,061.36	475.80	0.00
CITY OF CHICAGO DEPT OF FINANCI	Secured	626.16	1,635.44	626.16	132.55	0.00
CITY OF CHICAGO DEPT OF FINANCI	Secured	423.90	912.78	423.90	89.76	0.00
CITY OF CHICAGO DEPT OF FINANCI	Unsecured	626.16	0.00	1,009.28	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Unsecured	423.90	0.00	488.88	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Secured	769.59	7,694.82	7,694.82	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Secured	697.61	1,935.03	1,935.03	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Unsecured	NA	0.00	847.00	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Unsecured	NA	0.00	2,151.94	0.00	0.00
COMMUNITY INVESTMENT CORP	Secured	94,973.80	NA	NA	0.00	0.00
FIFTH THRID BANK	Unsecured	854.87	NA	NA	0.00	0.00
GREEN TREE SERVICING LLC	Unsecured	76,133.94	NA	NA	0.00	0.00
GREEN TREE SERVICING LLC	Secured	144,638.00	223,464.19	0.00	16,507.01	0.00
GREEN TREE SERVICING LLC	Secured	13,782.00	20,426.86	20,426.86	3,162.02	0.00
HOME DEPOT	Unsecured	304.00	NA	NA	0.00	0.00
J M MIDWAY LANDSCAPING INC	Unsecured	116.00	NA	NA	0.00	0.00
J M MIDWAY LANDSCAPING INC	Unsecured	80.00	NA	NA	0.00	0.00
J M MIDWAY LANDSCAPING INC	Unsecured	100.00	NA	NA	0.00	0.00
J M MIDWAY LANDSCAPING INC	Unsecured	80.00	NA	NA	0.00	0.00
J M MIDWAY LANDSCAPING INC	Unsecured	112.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,105.36	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
OCWEN LOAN SERVICING LLC	Secured	0.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Unsecured	50,000.00	NA	NA	0.00	0.00
ORCHARD BANK	Unsecured	245.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	6,542.00	6,180.34	6,180.34	0.00	0.00
SETERUS INC	Unsecured	NA	NA	NA	0.00	0.00
SETERUS INC	Secured	5,000.00	NA	NA	0.00	0.00
THE LAWSON LAW GROUP	Unsecured	3,750.00	NA	NA	0.00	0.00
THE LAWSON LAW GROUP	Unsecured	0.00	NA	NA	0.00	0.00
US Trustee's Office. VIA ECF	Unsecured	0.00	NA	NA	0.00	0.00
WASTE MANAGEMENT	Unsecured	459.37	NA	NA	0.00	0.00
WASTE MANAGEMENT	Unsecured	293.71	433.48	433.48	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$314,245.93	\$16,507.01	\$0.00
Mortgage Arrearage	\$20,426.86	\$3,162.02	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$14,870.36	\$1,189.51	\$0.00
TOTAL SECURED:	\$349,543.15	\$20,858.54	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,315.77	\$0.00	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	\$3,538.46
Disbursements to Creditors	<u>\$20,858.54</u>
TOTAL DISBURSEMENTS :	<u>\$24,397.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/04/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.